



UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor Laura Eggerman, Esq. (LE-8250)	CASE NO.: 17-10046-KCF CHAPTER 13
In Re: CARMELO F TORTORICI and MARY A SAINT-PIERRE , Debtors.	

Order Filed on November 30, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'
APPLICATION FOR EXTENSION OF LOSS MITIGATION

The relief set forth on the following page, is hereby **ORDERED**.

DATED: November 30, 2017



Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Upon the Application of Debtors, Carmelo F. Tortorici and Mary A. Saint-Pierre (collectively “Debtors”) by and through their counsel, William H. Oliver, Jr., Esq., for an extension of Loss Mitigation Period (the “Application”) (Docket No. 40); and secured creditor CIT Bank, N.A. f/k/a One West Bank, N.A. f/k/a One West Bank, FSB (hereinafter “Secured Creditor”), by and through its counsel, RAS Citron, LLC, having objected to the Application (Docket No. 42); and the parties having discussed the Application and Objection, and for cause shown, it is

ORDERED that the automatic stay is vacated as to Debtors’ real property commonly known as 21 Cottonwood Drive, Jackson, New Jersey 08527 (the “Property”); and it is further

ORDERED that Secured Creditor shall be permitted to proceed with its foreclosure proceeding up to and including the scheduling of the Sheriff’s Sale of the Property; and it is further

ORDERED that the Sheriff’s Sale of the Property cannot occur on or before January 31, 2018; and it is further.

ORDERED that Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Carmelo F Tortorici
Mary A Saint-Pierre
Debtors

Case No. 17-10046-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db #+Carmelo F Tortorici, 21 Cottonwood Drive, Jackson, NJ 08527-4940
jdb +Mary A Saint-Pierre, 21 Cottonwood Drive, Jackson, NJ 08527-4940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West
Bank, FSB dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Jonathan B. Peitz on behalf of Creditor New Jersey Division of Taxation
Jonathan.Peitz@dol.lps.state.nj.us
Laura M. Egerman on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West
Bank, FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor CIT Bank, N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Carmelo F Tortorici bkwoliver@aol.com,
r59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Joint Debtor Mary A Saint-Pierre bkwoliver@aol.com,
r59915@notify.bestcase.com

TOTAL: 10